

The embodiments of the invention in which an exclusive property or privilege are claimed are defined as follows:

A system for the automated payment of bills comprising:

- (a) a bill processing server connected to a network;
- (b) one or more financial institution servers connected to said network, wherein a client has at least one banking account associated with at least one of said one or more financial institution servers and a biller has at least one banking account associated with at least one of said one or more financial institution servers;
- (c) one or more biller servers connected to said network, wherein said client has at least one billing account associated with at least one of said one or more biller servers;
- (d) at least one client computer connected to said network;

wherein said one or more biller servers includes means to format bill information and bill payment instructions associated with said at least one billing account;

and wherein said bill information further includes means for initiating bill payment instructions;

and wherein said at least one client computer comprises a processor, communication means, a server access program and a display for receiving and viewing from said one or more biller servers said bill information, and input means for selecting said means for initiating bill payment instructions;

and wherein said processor integral to said at least one client computer is responsive to said input means and causes said communication means to communicate said bill payment instructions to said bill processing server when said means for initiating bill payment instructions is selected;

and wherein said bill processing server causes a selected one of said at least one client banking account to be debited and a selected one of said at least one biller banking account to be credited, upon receipt of said bill payment instructions;

and wherein said bill processing server reports to a selected one of said one or more biller servers a selected one of said at least one billing account associated with said biller and a credit amount;

and wherein said bill processing server reports to a selected one of said at least one client computer a selected one of said at least one billing account associated with said client and a debit amount.

2. The system of claim 1 further including a database integral to said bill processing server for correlating said at least one client billing account stored in said bill payment instructions with a unique alphanumeric identifier assigned to said client and stored in said bill processing server, wherein said client is identified by said bill processing server when said bill payment instructions are received by said bill processing server and wherein a confirmation message is sent to said client upon identification of said client, and wherein said client confirms said bill payment instructions prior to said bill processing server debiting and crediting said client and biller banking accounts respectively.

3. The system of claim 1 wherein information identifying said client and said biller banking accounts are stored in said bill processing server.

4. The system of claim 1 wherein said bill information is a bill image presentable to said client and said means for formatting said bill information and said bill payment instructions is an HTML form.

5. The system of claim 4 wherein said network is the World Wide Web and said server access program is a web browser.

6. The system of claim 5 wherein said HTML form is loaded into a selected one of said at least one client computer from a selected one of said one or more biller servers upon request by said client.

7. The system of claim 4 wherein said HTML form is contained in an e-mail forwarded by one of said one or more biller servers to a selected one of said at least one client computer.

8. The system of claim 1 wherein said means to communicate bill payment instructions is an icon.

9. The system of claim 4 wherein the billing image further includes a biller name, a billing account number, an invoice number, an invoice period, details of activity during said invoice period, and a total amount owed for the invoice period.

10. The system of claim 1 wherein said billing image further includes marketing banners and marketing hypertext links to information stored on said one or more biller servers.

11. The system of claim 1 wherein said bill payment instructions include a payment amount, a billing account number, an invoice number and a biller identification number.

12. The system of claim 1 wherein said at least one client computer is a workstation, laptop, or wireless personal digital assistant.

13. The system of claim 1 wherein communication between said at least one client computer and said bill processing server is in an HTML form using SSL 128 bit encryption.

14. A method of viewing and paying bills over a communications network, said communications network comprising: a bill processing server connected to a network, one or more financial institution servers connected to said network, wherein a client has at least one banking account associated with at least one of said one or more financial institution servers and a biller has at least one banking account associated with at least one of said one or more financial institution

servers; one or more biller servers connected to said network, wherein said client has at least one billing account associated with at least one of said one or more biller servers; and at least one client computer connected to said network, the method comprising the steps of:

- (a) formatting bill information and bill payment instructions associated with a selected one of said at least one billing account, wherein said bill information includes means for initiating bill payment instructions;
- (b) transmitting said bill information and said bill payment instructions from a selected one of said one or more biller servers to a selected one of said at least one client computer;
- (c) receiving and displaying said bill information on said selected one of said at least one client computer, wherein said selected one of said at least one client computer comprises a processor, communication means, a server access program and a display for receiving and displaying said bill information, and input means for selecting said means for initiating bill payment instructions;
- (d) selecting said means for initiating bill payment instructions;
- (e) transmitting said bill payment instructions from said selected one of said at least one client computer to said bill processing server;
- (f) receiving said bill payment instructions into said bill processing server;
- (g) debiting a selected one of said at least one client banking;
- (h) crediting a selected one of said at least one biller banking account;
- (i) reporting said selected one of said at least one billing account and a credit amount to said selected one of said one or more biller servers; and
- (j) reporting said selected one of said at least one billing account and a debit amount to said selected one of said at least one client computer.

15. The method of claim 14 further including the steps of:

- (a) identifying said client by correlating said at least one client billing account stored in said bill payment instructions with a unique alphanumeric identifier assigned to said client and stored in said bill processing server;
- (b) sending a confirmation message to said client upon identification of said client; and
- (c) confirming said bill payment instructions prior to said bill processing server debiting and crediting said client and biller banking accounts respectively.

16. The method of claim 14 wherein information identifying said client and said biller banking accounts are stored in said bill processing server.

17. The method of claim 14 wherein said bill information is a bill image presentable to said client and said means for formatting said bill information and said bill payment instructions is an HTML form.

18. The method of claim 17 wherein said network is the World Wide Web and said server access program is a web browser.

19. The method of claim 18 wherein said HTML form is loaded into a selected one of said at least one client computer from a selected one of said one or more biller servers upon request by said client.

20. The method of claim 17 wherein said HTML form is contained in an e-mail forwarded by one of said one or more biller servers to a selected one of said at least one client computer.

21. The method of claim 14 wherein said means to communicate bill payment instructions is an icon.

22. The method of claim 17 wherein the billing image further includes a biller name, a billing account number, an invoice number, an invoice period, details of activity during said invoice period, and a total amount owed for the invoice period.

23. The method of claim 14 wherein said billing image further includes marketing banners and marketing hypertext links to information stored on said one or more biller servers.

24. The method of claim 14 wherein said bill payment instructions include a payment amount, a billing account number, an invoice number and a biller identification number.

25. The method of claim 14 wherein said at least one client computer is a workstation, laptop, or wireless personal digital assistant.

26. The method of claim 14 wherein communication between said at least one client computer and said bill processing server is in an HTML form using SSL 128 bit encryption.